

Storage Docket No.: 11361 0002001

Applicant : Bruce Nappi  
 Serial No. : 10/669,923  
 Filed : September 24, 2003  
 Title : EFFECTING FINANCIAL TRANSACTIONS

Art Unit : 3696  
 Examiner : Sandra L. Norman  
 Conf. No. : 4620

DRAFT CLAIM AMENDMENTS

Dear Examiner Norman:

Here are proposed amendments to the claims to accommodate your suggestions.

I have added a series of new dependent claims which I assume will not be controversial.

Please let me know if you need any other assistance. I look forward to hearing from you.

Sincerely,

David Eisenberger

1- 810 - 27, 25-35, 140-159

1. ~~(Previously-presented)~~(Currently amended) A method comprising

or a group of financial institutions that are associated with a credit-only transaction system; maintaining, on computer systems, ~~for~~ a group of financial institutions that are associated with a credit-only transaction system, computer-implemented financial accounts on behalf of account holders of the financial institutions, each of the financial institutions being a trusted party with respect to account information of the financial accounts of its own account holders, each of the financial accounts having account identifiers including a credit-only account identifier that is unique across the group of financial institutions, the relationship between the credit-only account identifier and other account identifiers for a given financial account being accessible only to or by permission of the financial institution that maintains the financial account; and

enabling, through the computer systems, a third party to initiate a credit-~~only~~transaction ~~with~~ transaction directed to one of the financial accounts maintained on behalf of one of the account holders, by presenting the credit-only ~~unique~~unique identifier of that account of any of the financial institutions in the group,